

Information to identify the case:

Debtor 1	James P Thrower	Social Security number or ITIN	xxx-xx-7249
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-19573-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James P Thrower
aka JP Thrower, aka James Thrower, aka
James Patrick Thrower

2/5/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James P Thrower
 Debtor

Case No. 18-19573-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db
 517524112 +James P Thrower, 20 Bailey Avenue, Oakland, NJ 07436-1803
 517524115 Amazon Corporate Office, 410 Terry Avenue North, Seattle, WA 98109-5210
 517524118 +Bergen County Probation, 133 River Street, Hackensack, NJ 07601-7196
 517524119 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
 517524120 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 517642800 Citi, P.O. Box 6728, Sioux Falls, SD 57117-6728
 517524121 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 517524123 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517524125 Citimortgage Inc., Att: Bankruptcy, P.O. Box 6423, Sioux Falls, SD 57117
 517524127 +Costco Go Anywhere Citicard, P.O. Box 6190, Sioux Falls, SD 57117-6190
 517524126 +Costco Go Anywhere Citicard, Citicorp Credit Card Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 517524128 +Costco Headquarters, 999 Lake Drive, Issaquah, WA 98027-5367
 517524129 +Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309-2468
 517524130 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 517524131 +Hampton Thrower, 1231 Belrose Lane, Charlotte, NC 28209-4548
 517524132 +JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240-2031
 517524134 Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243
 517524135 +Oakland Tax Collector, Municipal Building, 1 Municipal Plaza, Oakland, NJ 07436-1827
 517524136 +Office of the Attorney General, Department of Justice, Att: Jeffrey Sessions, Esq.,
 950 Pennsylvania Avenue NW, Washington, DC 20530-0009
 517524137 +San Diego County Treasurer-Tax Collector, 1600 Pacific Highway, Room 162,
 San Diego, CA 92101-2477
 517524139 +Specialized Loan Servicing, Att: Bankruptcy, P.O. Box 636005, Littleton, CO 80163-6005
 517524138 +Specialized Loan Servicing, P.O. Box 636007, Littleton, CO 80163-6007
 517524140 +Specialized Loan Servicing, 8742 Lucent Boulevard - Suite 300, Littleton, CO 80129-2386
 517524144 +Teresa Thrower, 2149 Jordan Court, Building 14, Mahwah, NJ 07430-3820
 517524145 +Trans Union, P.O. Box 2000, Chester, PA 19016-2000
 517524146 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631
 517529323 +U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
 517524147 +U.S. Bank National Association (FDIC), 425 Walnut Street, Cincinnati, OH 45202-3956
 517544246 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517524148 +U.S. Bank National Association, et al, Att: Sanford J. Becker, Esq.,
 Pluese, Becker & Saltzman, LLC, 20000 Horizon Way - Suite 900, Mount Laurel, NJ 08054-4318
 517524149 +US Attorney for the District of NJ, Att: Civil Process, 970 Broad Street - 7th Floor,
 Newark, NJ 07102-2527
 517524150 +US Department of Education Headquarters, 400 Maryland Avenue, SW, Washington, DC 20202-0001
 517524151 +Xiaoyan Chen, 20 Bailey Avenue, Oakland, NJ 07436-1803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2019 23:56:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 05 2019 23:56:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517524114 +EDI: CHASE.COM Feb 06 2019 04:03:00 Amazon/Chase, P.O. Box 94014,
 Palatine, IL 60094-4014
 517524113 EDI: CHASE.COM Feb 06 2019 04:03:00 Amazon/Chase, P.O. Box 15153,
 Wilmington, DE 19886-5153
 517524116 +EDI: CHASE.COM Feb 06 2019 04:03:00 Chase Bank USA, NA (FDIC),
 200 White Clay Center Drive, Newark, DE 19711-5466
 517524124 +EDI: CITICORP.COM Feb 06 2019 04:03:00 Citicards CBNA, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 517642827 EDI: RESURGENT.COM Feb 06 2019 04:03:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517524141 +EDI: RMSC.COM Feb 06 2019 04:03:00 Synchrony Bank (FDIC),
 170 West Election Road - Suite 125, Draper, UT 84020-6425
 517524142 +EDI: RMSC.COM Feb 06 2019 04:03:00 Synchrony Bank/Amazon, Att: Bankruptcy,
 P.O. Box 956060, Orlando, FL 32896-0001
 517524143 +EDI: RMSC.COM Feb 06 2019 04:03:00 Synchrony Bank/Amazon, P.O. Box 965015,
 Orlando, FL 32896-5015

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

Date Rcvd: Feb 05, 2019

517524117* +Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711-5466
517524122* +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
517524133* +JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240-2031
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, at Trustee, et al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, at Trustee, et al...
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor James P Thrower njbankruptcy911@gmail.com,
bankruptcyntices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 5